

Information to identify the case:

Debtor 1:	Ahna L. Johnston			Social Security number or ITIN: xxx-xx-6512
	First Name	Middle Name	Last Name	EIN: _____
Debtor 2: (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN: _____
				EIN: _____
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA			Date case filed for chapter: 13 3/28/22
Case number:	22-20571-GLT			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Ahna L. Johnston	
2. All other names used in the last 8 years	fka Ahna L. Bader	
3. Address	410 Market Street Belle Vernon, PA 15012	
4. Debtor's attorney Name and address	Daniel R. White Zebley Mehalov & White, p.c. 18 Mill Street Square P.O. Box 2123 Uniontown, PA 15401 U.S.A.	Contact phone 724-439-9200 Email: dwhite@zeblaw.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmech@chapter13trusteewdpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 4/21/22

For more information, see page 2

Debtor Ahna L. Johnston

Case number 22-20571-GLT

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 23, 2022 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com , meetings@chapter13trusteewdpa.com
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 7/22/22 Filing deadline: 6/6/22 Filing deadline: 9/26/22
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at http://www.pawb.uscourts.gov/filing-proof-claim using the Electronic Proof of Claim ("ePOC") System. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at http://www.pawb.uscourts.gov/filing-proof-claim . If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
9. Filing of plan, objections and hearing	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Creditors with a foreign address	The debtor has filed a plan, which is attached. An initial hearing on confirmation will be conciliated by the chapter 13 trustee and will be held immediately following the meeting of creditors on: 5/23/22 at 09:00 AM , Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com	
11. Filing a chapter 13 bankruptcy case	Creditors have the duty to promptly review all plans and present any objections in a timely manner. Objections to the initial Chapter 13 plan shall be filed with the bankruptcy clerk's office and served on the debtor, counsel for the debtor (if any), and the Chapter 13 Trustee by no later than 7 days before meeting of creditors. Parties objecting to the Plan must attend the meeting of creditors duly scheduled pursuant to Section 7 above. To the extent a written objection is not resolved at the meeting of creditors/conciliated initial confirmation hearing or prior to or at the date set for continued conciliation conferences the plan will be set for a contested plan hearing. If no objections are timely filed, or filed objections are not prosecuted at the initial confirmation hearing or continued conciliation conferences, the Trustee may assume and the court may determine that the objection has been withdrawn, and the plan has been proposed in good faith and not by any means forbidden by law without receiving evidence on such issues.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

In re:
Ahna L. Johnston
Debtor

Case No. 22-20571-GLT
Chapter 13

District/off: 0315-2
Date Rcvd: Apr 21, 2022

User: auto
Form ID: 309iPGH

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol

Definition
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 23, 2022:

Recip ID	Recipient Name and Address
db	+ Ahna L. Johnston, 410 Market Street, Belle Vernon, PA 15012-1245
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15467371	+ Commercial Acceptance, 2 West Main Street, Shiremanstown, PA 17011-6326
15467373	+ Highland Pediatrics, 2618 Memorial Boulevard--Suite C, Connellsville, PA 15425-1419
15467375	+ KML Law Group, BNY Mellon Independence Center, 701 Market Street--Suite 5000, Philadelphia, PA 19106-1541
15474193	+ KML Law Group, Attn: Brian C. Nicholas, BNY Mellon Independence Center, 701 Market StreetSuite 5000, Philadelphia, PA 19106-1541
15467381	+ PNC BANK>Select Portfolio Servicing Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
15467380	+ PNC Bank, Successor to National City Bank, 3217 South Decker Lake Drive, Salt Lake City, UT 84119-3284
15467378	+ Peoples Natural Gas, P.O. Box 535323, Pittsburgh, PA 15253-5323
15474194	+ Unifin, Inc., P.O. Box 4519, Skokie, IL 60076-4519

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dwhite@zeblaw.com	Apr 21 2022 23:38:00	Daniel R. White, Zebley Mehalov & White, p.c., 18 Mill Street Square, P.O. Box 2123, Uniontown, PA 15401, U.S.A.
tr	+ Email/Text: bnc@chapter13trusteewdpa.com	Apr 21 2022 23:38:00	Ronda J. Winneccour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Apr 22 2022 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 21 2022 23:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 22 2022 03:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 21 2022 23:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Apr 21 2022 23:38:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: AISACG.COM	Apr 22 2022 03:38:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: RECOVERYCORP.COM	Apr 22 2022 03:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15467367	+ Email/Text: bankruptcy@rentacenter.com	Apr 21 2022 23:38:00	Acceptance Now, Attn: Bankruptcy, 5501 Headquarters Drive, Plano, TX 75024-5837

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Apr 21, 2022

Form ID: 309iPGH

Total Noticed: 35

15467368	EDI: GMACFS.COM	Apr 22 2022 03:38:00	Ally Financial, P.O. Box 130424, Roseville, MN 55113-0004
15467369	+ EDI: CITICORP.COM	Apr 22 2022 03:38:00	Citi Card, P.O. Box 6500, Sioux Falls, SD 57117-6500
15467370	EDI: WFNNB.COM	Apr 22 2022 03:38:00	Comenity Bank/Peebles, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
15467372	+ Email/Text: ebnnotifications@creditacceptance.com	Apr 21 2022 23:38:00	Credit Acceptance Corp., Silver Triangle Building, 25505 West Twelve Mile Road--Suite 3000, Southfield, MI 48034-8316
15467374	EDI: JEFFERSONCAP.COM	Apr 22 2022 03:38:00	Jefferson Capital Systems, P.O. Box 7999, Saint Cloud, MN 56302-9617
15467376	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 21 2022 23:38:00	Midland Credit Management, 350 Camino Drive De La Reina--Suite 100, San Diego, CA 92108-3007
15467379	Email/Text: Bankruptcy.Notices@pnc.com	Apr 21 2022 23:38:00	PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222
15467382	EDI: PRA.COM	Apr 22 2022 03:38:00	Portfolio Recovery, 120 Corporate Boulevard, Norfolk, VA 23502
15467377	Email/Text: ebnpeoples@grblaw.com	Apr 21 2022 23:38:00	Peoples Gas Company, LLC, c/o S. James Wallace, Esq., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
15467383	+ EDI: RECOVERYCORP.COM	Apr 22 2022 03:38:00	Portfolio Recovery, P.O. Box 41021, Norfolk, VA 23541-1021
15467385	+ EDI: RMSC.COM	Apr 22 2022 03:38:00	Synchrony Bank, c/o PRA Receivables Management, LLC, P.O. Box 41021, Norfolk, VA 23541-1021
15467384	+ EDI: RMSC.COM	Apr 22 2022 03:38:00	Synchrony Bank, Attn: Bankruptcy Dept, P.O. Box 965064, Orlando, FL 32896-5064
15467949	+ EDI: RMSC.COM	Apr 22 2022 03:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15467386	+ EDI: WTRRNBNK.COM	Apr 22 2022 03:38:00	Target/TD Bank, Attn: Bankruptcy, P.O. Box 9475, Minneapolis, MN 55440-9475
15467387	EDI: AIS.COM	Apr 22 2022 03:38:00	Verizon by American Infosource, P.O. Box 248838, Oklahoma City, OK 73124-8838
15467388	EDI: RMSC.COM	Apr 22 2022 03:38:00	Walmart Discover/Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
15467389	+ Email/Text: bankruptcy@firstenergycorp.com	Apr 21 2022 23:38:00	West Penn Power, 5001 NASA Boulevard, Fairmont, WV 26554-8248

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Apr 21, 2022

Form ID: 309iPGH

Total Noticed: 35

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 23, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 21, 2022 at the address(es) listed below:

Name	Email Address
------	---------------

Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmllawgroup.com
----------------	---

Daniel R. White	on behalf of Debtor Ahna L. Johnston lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com
-----------------	--

Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
-------------------------------------	-------------------------------

Ronda J. Winnecour	cmeclf@chapter13trusteedpa.com
--------------------	--------------------------------

TOTAL: 4